“A STUDY OF INCOME AND EXPENDITURE PATTERN OF FARMER’S IN MAHARASHTRA WITH REFERENCE TO SINDHUDURG DISTRICT”

A SYNOPSIS

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1. INTRODUCTION:-

The word agriculture is derived from the Latin words Ager and Cultura. Ager means land or field and cultura means cultivation. There fore the term agriculture means cultivation of land. Agriculture is the backbone of Indian economy. More than 2/3 workforce of the country engaged in agricultural activities. (www.translate.com) Agriculture sector contribute large share of the countries national income though the share of agriculture sector was steadily declining. 'In the year 1960-61 the share of agriculture in GDP was 47.6%, in the year 1970-71 41.7%, in 1980-81 35.7%, in1990-91 29.5%, in 2000-01 22.3%, in 2010-11 14.4%, in 2012-13 17.3%.'(www.pib.nic.in) India has made remarkable progress in the agriculture sector from independence. India has gone through the phase of green revolution, white revolution, yellow revolution and blue revolution. India is largest producer of milk, fruits, cashew nuts, coconuts, and tea. India is a second largest producer of wheat, vegetables, sugar, and fish and third largest producer of tobacco and rice. Majority of people live in rural area and depends on agriculture for their livelihood.

India has a second rank in farm output. Agriculture and allied sectors has contribute 14.2% of the GDP (at constraint prices of 2004-05), 58 % population employed (as per 2001 census). Agriculture sector is still the largest economic sector and plays a significant role in the overall development of India. Hence the development of Indian agriculture is considered necessary condition for "inclusive growth". In the process of agricultural development adoption of modern technology has an impact and reduces many risks in agriculture. Agriculture sector helps the people to meet their basic needs. Hence, agriculture is the most important sector in the world. Agriculture is a productive unit free gifted by nature. (www.newagepublishers.com) Agriculture includes livestock, poultry farming, pisciculture (rearing of fish), dairy, sericulture, nurseries, rearing of sheep etc. Agriculture provides food, feed, fiber, fuel, furniture & raw materials to industries. Agriculture consists of growing plants and rearing animals in order to yield produce and thus it helps to maintain a biological equilibrium in nature.

Income and expenditure pattern of people in a country is one of the important factors influencing the economic development of that country. The term 'income' in general means money, goods and services in return of labour or for the use of other resources. Economists classify income into two categories. Income received in return of labour is called earned income such as salary and wages. Income received in return for the use of resources other than labour is called unearned income such as

rent, interest, and profit. The personal income that remains after taxes is called disposable income, which is available for consumption and saving. The disposable income left after paying basic needs such as food, clothing and shelter is discretionary income, which is available for meeting other expenditures and saving. Expenditure means money, goods and services used for satisfying personal and social needs. The personal expenditures are of two types-consumption and investment expenditure. The amount and value of goods and services spent on items which are not meant for current consumption but are meant for deriving income or benefit in future for a long period is called investment expenditure. Examples of 10 investment expenditure are construction of residential houses and investment in Government bonds.

This study is confined to disposable income and consumption expenditure pattern of farmers in Sindhudurg District.

Usually, families with low income tend to spend a larger part of their earnings on essentials like food, cloth and shelter than do families with higher income. As income rises, families tend to spend a larger part of their earnings on such items as clothing, education, entertainment and the like.

Generally, a developed economy is characterized by high levels of income and high levels of consumption and an underdeveloped country is characterized by low levels of income and low levels of consumption. The income and consumption are inter-connected. A low level of income leads to low levels of consumption, which in turn, results in low levels of living.

The level of consumption at times may be low even in an advanced economy. This may be due to lack of effective demand as a consequence of over production. But in the case of underdeveloped economy, low level of consumption is not due to over production but due to low level of income. The level of living of an individual is indicated by his level of consumption. Consumption is a major 11 criterion for the well-being of the people. It stimulates individuals to earn more income.

So the income and expenditure pattern of an individual, a region or a country reveals the economic status and level of living of that individual, region or country. The present study is confined to the farmers in a limited geographical area, namely the Sindhudurg District of Maharashtra and it attempts to analyse their income and consumption pattern. (http://hdl.handle.net/10603/50722).

In the state of Maharashtra Konkan is a beautiful stretch of the western coastline of India. It has a 720 km long sea face which extends from Dahanu and Bordi in the north up to Vengurle in the south. It is made up of the five major districts Sindhudurg, Ratnagiri, Raigad, , Thane and Palghar.

Konkan region boosts of several places of geographical, cultural and architectural interest. Konkan is rich with several beaches. The coastline is dotted with palm groves, mango, cashew, coconut, Jamun, Jackfruit, Kokum, Karonda trees planted in the agricultural fields with several types of spice crops, temples, creeks, sea forts, harbors, hot water springs, caves, and the tiled homes.

It is one of the chief tourist regions of Maharashtra. The beautiful beaches, greenery, world famous Warli art and sea forts of Konkan magnetize a constant flow of visitors and tourists in the region.

Konkan is well known for its greenery, coconut trees, cashew, mango, jackfruit, fish, beautiful virgin beaches, waterfalls, mountains and lush green valleys. It is also famous for its fascinating beaches, temples, creeks, sea forts, hot water springs, etc. 4 Few of the chief festivals celebrated in the Konkan area are: Diwali, Dassera, Gudhi Padwa, Ganesh Chaturthi, Narali Poornima, Holi, Nag Panchami and Makar Sankranti.

Major Crops of the district are Rice, Coconut, Kokam, Mango and Cashew. Crop area Irrigated is 21,416 ha., Non-Irrigated is 1,04,390 ha. and Forest is 38,643 ha. 74% of total land holding in the district, are held by small and marginal farmers. The irrigated area is only 23.48% through well and small channels.

Length of sea coast is 121 km with 16000 km2 continental shelf. there are 8 Main Fish landing centers namely Vijaydurg, Devgad, Achara, Malvan, Sarjekot, Kochara, Vengurle and Shiroda. Fisherman Population of the district is 25,365 and Total Fish Production is 27,283 M.T., Fisheries Co.Op. Soc. 34 (Total Members 14,216).

The study is based on , surveys and reports of various sectors. This planning will be helpful for achieving sustainable agricultural growth, with food security and cropping system that ultimately will enhance the farmer's income.**(www.krishi.maharashtra.gov.in)**

IMPORTANCE OF AGRICULTURE SECTOR IN INDIAN ECONOMY:-

1. Source of Livelihood:- In India agriculture is the main occupation of people. Approximately 60 percent of our population engaged in agriculture sector.

2. **Supply of Food and Fodder:-** Agriculture sector provides food to people and fodder for livestock. Cow and buffalo provide protective food in the form of milk and they also provide power for farm operations. It also meets the food requirements of the people.

3. Contribution of Agriculture Sector in National Income:-

Agriculture sector contribute large share of the countries national income though the share of agriculture sector was steadily declining. In the year 1960-61 the share of agriculture in GDP was 47.6%, in the year 1970-71 41.7%, in 1980-81 35.7%, in 1990-91 29.5%, in 2000-01 22.3%, in 2010-11 14.4%, in 2012-13 17.3%.,in 2020-21 19.9 percent.

4. Large contribution to employment:-

More than 2/3 workforce of the country engaged in agricultural activities. India is agricultural economy. More number of peoples in India depends on agriculture sector. Agriculture sector provides employment to 58% of country's workforce and is the single largest private sector occupation.

5. Important Source of Industrial Development:-

Agriculture sector play an important role in development of industrial sector because various industries find their raw material from agriculture sector. Cotton, jute, textile industries, sugar, vanaspati, etc. are dependent on agriculture sector. Handlooms, spinning, oil milling, rice thrashing, etc. are various small scale and cottage industries, which are depending on agriculture sector for their raw material. This highlights the importance of agriculture in industrial development.

6. Importance in International Trade:-

India's foreign trade is associated with agriculture sector. Agriculture sector accounts 14.7 % of the total export earnings. Besides that goods made with the raw material of agriculture sector also contribute about 20% in Indian exports. (www.yourarticlelibrary.com)

SELECTED STUDY AREA: -

For the present study Sindhudurg District will selected. The total area of Sindhudurg District is 5,207² km, which is divided in to 08 tahasils. These are Devgad, Kankavali, Malvan, Kudal, Sawantwadi, Vengurla, Dodamarg, Vaibhavwadi. Population of Sindhudurg district is 8,49,651. (Censes- 2011) Sindhudurg district temperature is Hot and Dry in summer season. Vaghotan, devgad,Karli, gad, tilari and terekhol are main rivers in Sindhudurg district .in mansoon causes flood and mainly groundwater depletion dries up the rivers in summer.Breadths of the rives are very narrow. Very few water transport in these rivers. In Sindhudurg district Mango, Cashew nut, Rice, Ragi (finger millet), coconut, Areca nut, Garcinia indica, emblica, and any other crops are available. The non-irrigated area in Sindhudurg district is 1,04,390 hectares and irrigated area is 33,910 hectares.

2. REVIEW OF LITERATURE: -

The present study is the first of its kind. But there are a number of studies, which are related to the present study. The researcher has conducted review of literature regarding the selected research problem. He has reviewed some published articles, journals, magazines, research papers, M.Phil desertation and Ph.D theses related to research study. A brief account of some of the relevant studies made previously is given below.

Earnest Engel (1821-1896), a German Statistician, on the basis of his studies concerning expenditures (budgets) of families, formulated a law called 'The Engel Law'. The generalized form of the law can be asserted as follows: As income increases: (1) The proportion of the budget spent on food will fall. (2) The proportion spent on lodging and clothing will remain about the same, and (3) The proportion spent on all other goods will increase.15

Amarjith Singh and Harmol Singh (1971) in their study ‘Changing Consumption Patterns in Punjab’ observed that expenditure elasticity of food item was high both in rural and urban areas. In rural areas, the expenditure elasticity was marginally high for goods like pan, tobacco and other intoxicants and much higher for durable goods as compared to the urban area.16

Singh et al, (2009) in the study 'Factors Influencing Economic Viability of Marginal and Small Farmers in Punjab' had concluded that the intensity of various factors in demarcating the farmers in to viable and non-viable ones differ across regions and farming categories. In low productivity region, off-farm income and rationality in domestic expenditure are the two main determinants of viability of marginal farmers. In high productivity wheat-rice region, the net income from dairy is the main contributing factor towards viability as this region has abundant fodder as well as adequate milk processing facilities. The rationalizations of household expenditure and farm investments are also a source of enhancing the possibilities of financial viability of both the categories of farming families. Therefore, on the policy front, all efforts should be made to create off-farm employment opportunities for these farmers.

N. Meganathan, K.N. Selvakumar, M. Prabhu, A. Serma Saravana Pandian and G. Senthil Kumar (2009) in their study 'Role of Crop And Livestock Income towards Tribal Livelihood Security in Tamil Nadu' explored the sources of income among the tribal farmers by collecting data from 900 sample tribal farmers from six hills of Tamil Nadu. The study has revealed that the overall average annual gross income per household was Rs. 24501 in the landless category, Rs. 34298 in marginal farmer category, Rs. 48180 in small farmer category, and Rs. 74222 in large farmer category. Among the different sources of income in the tribal households, the crop income has been found to occupy the major source (49.74 %) followed by livestock (25.37 %) and non-farm income (24.89 %) in the study area. These 48 results imply that the integrated development of crop, livestock and non-farm activities would help the tribal farmers to increase their income.

P.N. Shendage, D.B. Yadav, M.N. Waghmare and K.L. Jadhav (2009) through their study Input output prices, their parity and Income from Major cereals in Maharashtra" recommended that in Maharashtra state, increase in gross income from the selected crops was not sufficient to cover the increased cost of inputs used in the production of major cereals. It is therefore, suggested that efforts are required to be

made to sustain parity between input-output prices so that cereal producers may not lose their interest in growing cereals.

Dandge R. G. (1996) has studied on the growth and instability in agricultural production in the draught prone region of Maharashtra state: A Regional analysis. He was observed that there were inter-zonal variations in the levels of growth rates and variability in output which were mainly due to inadequate and uncertain rainfall, an uncontrollable exogenous phenomenon. He was found that the output level of rice, wheat, gram, kharif jowar and cotton was relatively unstable during the entire period. Over the entire period of three decades (1961-92), the Region sustained instability of high magnitude in the output of principal crops. Wheat, Kharif jowar, gram and sugarcane were the most vulnerable crops. The drought-prone climate of the Region has inevitably resulted into inferior cropping pattern, having dominancy of low-yield and low-value crops such as jowar, bajra, and others. Changes in cropping pattern in the Region as well as in the Zones showed that the nature of cropping pattern didn't change significantly during the period under study. He was suggested that to execute watershed development programmes on priority basis. To undertake soil, water and moisture conservation programmes. To make optimum use of land by providing scientific land-use information to the agricultural producers and to implement crop insurance scheme in such areas.

The researcher has gone through the earlier studies and it is found that the various studies have been conducted related to the subject such as economics of percolation tanks and their impact on agricultural development, socio economic condition of farmers in the context of new agricultural technology, study on agricultural labour, role of agricultural development trust, growth and instability in agricultural production in the draught prone region, impact of fertiliser subsidy on Indian agriculture, role of agriculture in economic growth, impact of new technology on income and employment of farmers, suicidal tendencies among the farmers, socio-economic conditions of tribal farmers etc. The researcher reviewed various literature related to the selected study and it is found that there is no such study conducted by any one related to selected research problem. The researcher has been found gap in the study of cost and pricing of agriculture. So the researcher has decided to study on "Analysis of cost and pricing of agriculture with reference to non-irrigated land in Solapur district."

Saxena Padmaja (1997) has studied on the impact of fertilizers subsidy on Indian agriculture. She focused on to evaluate the importance of price factors (N P K prices. crops-NPK price ratio) vis-a-vis

price factors (irrigation, area under HYV seeds, cropping pattern, etc.), influencing fertiliser consumption and therefore yield levels. She was found that much of the increase in agricultural production because of increase in yield level rather than increase in area under crops. Since the g r o w t h rates of GIA and G C A have been rather sluggish, the increase in yield levels may be l largely attributed to the increased use o f N P K fertilisers especially on expanding area under HYV seeds. She was concluded that Fertiliser consumption increased sharply in most part of the country after 1983 on account of stable fertiliser prices till 1991.

Patil D. K (2000) has focused on economies of percolation tanks and their impact on agricultural development. He was found that Water management in rain fed area is quite a different issue and interesting topic for exploring fundamental connotations of regional planning, and development. He was also found that The Maharashtra State has only 16 per cent of cultivable under irrigation. There are so many limitations on canal irrigation, lift irrigation-cum-curial are too costly, because tomography is not so suitable for Water storing, water transport and water banking. Well irrigation is the main source of irrigation. Groundwater depletion could: not remain without reticule of water resources. It suggested that Chemical fertilizers should be used moderately. He was found that Farmers are practicing the agri-business in the drought prone area at the level of their sustainability.

Kadukar P. M. (2006) has studied on agricultural labour in Kolhapur district. He was found that the maximum share in the asset value is found in houses. He was also found that the demand for female labour is slightly high as compared to the male labour in agricultural sector. He was observed that the value of farm and household assets is highest in the higher income groups and the lowest in the lower income groups. He was also observed that in the, selected talukas of study area the agricultural labourers gainfully employed is marginally higher (35.38%) in Radhanagri taluka, followed by Chandgad (33.37%) and Karveer taluka (21:25%) respectively. Due to the irrigation facilities, seasonal employment, nature of work and demand and supply of labour in different talukas, there is a marginal difference in employment. He was suggested that to reduce poor rate of literacy we need to link education with agriculture, to replace the traditional system of cultivation by modem technology. If the agricultural labourers become educated the induction of modern technologies would bring favourable results. Not only the labourers would be organized and their bargaining capacity would be raised. This would also help to accelerate the rate of agricultural productivity and would develop a sense of co-

operation among the agricultural labourers. It was also suggested that there is a need to introduce labour intensive system of cultivation.

Powar A. A. (2004) has studied on Role of Agricultural Development Trust, Baramati in the Socio Economic Transformation of Baramati Taluka. He found that Due to assumed water supply, farmers in Baramati Taluka undertook multiple cropping patterns and this increased their marketable surplus. Hr was also found that 100 per cent of the respondents reported increase in marketable surplus and 98.80 per cent reported that availability of green fodder to increased which facilitated maintenance of milch animals. He also found that prior to the rural transformation process multi cropping pattern was not done as water in rabbi season was not available. However, after percolation tank building cropping pattern changed and farmers surveyed had shifted to multiple cropping pattern. The Cultivation of food crops like jawar, bajra, along with cultivation of oil seeds, sunflower, groundnut, soyabean and pulses like floor, moog, udid is taken up by farmers. Farmers (89 per cent) of the respondents have also stated cultivation of fruits like grapes, 228 pomegranate, and flowers like roses, galata, jerbera, and marigold. Thus, the impact on cropping pattern is significantly notable. He was concluded that Baramati has been the nerve centre of socio-economic transformation of the drought prone Baramati taluka. The various activities undertaken by the Trust along with experimentation, education and extension activities of the Trust have transformed this drought prone taluka. Construction of percolation tanks increased the water availability and led to improvements in well irrigation 240 which resulted in change in cropping pattern.

Sangalad P. N. (2011) has studied on the suicidal tendencies among farmers of dharwad district: a study. He was found that Karnataka State is one of the states hit by the epidemic of suicide among farming community. Karnataka alone more than 30,000 farmers have committed suicides. The small and marginal farmers are often the victims of debt they have taken from money lenders and dalals or the commission agents. The money lenders charge the heavy rate of interest; which they are unable to pay. The financial crises the farmers facing force them to fall in the vicious debt trap of money lenders. He was also found that Most of the suicidal victims in Dharwad district were men, and belong to the age group of 48-57. They are married and majority of them are illiterates, with more of the social responsibilities to perform, especially the marriage of the grown up daughters and education of young children. Majority of the farmers committed suicide belong to the small- scale and semi- medium categories. He was suggested that Water and electricity are the basic necessities of agriculture work measures should be taken for the proper supply of water and electricity without interruption. The Union

and State Government should devise a proper methodology for working out the Minimum Support Price for all the farm products, so that no farm product goes to waste. The criteria for compensation should be clear, unambiguous and minimize scope for subjective interpretation. Measures should be initiated to attract educated young people for farming work.

Mohamed A. Raja (2011) has studied on the impact of new agricultural technology on income and employment of farmers in Thanjavur district. He was found that mechanization is practised in agriculture. It is very popular among the big farmers and it is prevalent among the medium farmers. It is not very popular among the small farmers. The large farmers are adopting modern techniques in agriculture. The price of agricultural commodities is very low. So, the farmers are very much affected by it. They get very low income, because of procurement price and levy, they invest on agricultural cultivation. The agricultural loans provided by the co-operative bank are in no way beneficial to the farmers. They prefer agricultural bank to co-operative bank, because the interest on loan is very high and the loan is not disbursed in time to the farmers. He was suggested that in order to encourage farmers and support them, the cost of fertilizer, seed, and pesticides must be subsidized and given at concessional rates. This will be an incentive for the farmers to carry on agriculture with their whole heart and soul. The Government must fix a higher price for 198 agricultural commodities. Then only they can get good income from their cultivation and it will motive them to carry on agriculture and to introduce new methods and implements. The Government must start centres to disseminate knowledge to the farmers about the operation and repair of the modern tools and equipments. He was concluded that the progress and future of agriculture depends on the policy of the Government. The Government must frame its policies keeping in mind the interests of the farmers and the interest of the Nation.

Erdene Adiya (2011) has studied on the role of agriculture in economic growth. The objective of the study is to analytically evaluate the agriculture sector's performance during the years 1980-2008, present achievements and to find out the area of problems. She found that Agriculture Sector, especially, livestock subsector was the principal engine of Mongolia's quick recovery, and it played a role of "Safety net" during the transitional recession of the country. Crop Sub Sector has almost stopped to operate during the transitional period because the crop production subsector was running with a help of State's huge subsidies on a large scale. She also found that Crop Production is not attractive to small holders. Small holders mostly grow vegetables and potatoes. The number of per capita livestock (per person) is the highest in the world, i.e. 16.1 heads of herd per person. She suggested that in order to

reduce food imports, there is an urgent need to develop processed food production at the national level. For that, the sector needs initial Government initiatives to promote private investors. Imported foods are found to be expensive to the poor populations. Greater attention is needed to improve productivity of agriculture sector; crop and livestock subsectors alike. There is a need of government's interventions in the fodder crops production.

Mohammad Awais ((2012) has studied on the analytical study of socio- economic conditions of tribal farmers in Bijnor district of U.P State. He was found that Majority of the families are nuclear on tribal farms of Bijnor district than Udham Singh Nagar counterpart. Youth members of the tribal families are more or less similar on both tribal farms. Most of the tribal people are illiterate on tribal farms of Bijnor. Housing condition is poor on the tribal farms of Bijnor as compared to Udham Singh Nagar. Nearly all tribal households are electrified in Udham Singh Nagar. Drinking water sources are good in Udham Singh Nagar. A good proportion of family members are engaged in subsidiary and casual occupations on both type of tribal farms. Size of land holdings is less on the tribal farms of Bijnor district. Sources of irrigation are poor on the tribal farms of Bijnor. Mostly they are availing hiring services for irrigation from nontribal people. He was suggested that Educational facilities should be provided for the tribal people. Positive steps should be taken to check the exploitation of tribals and stern action should be taken against those who exploit them. Tribal villages should be connected to a regular supply of electricity. The future course of action for alleviating the misery of tribal farmers and boosting production from dry lands should direct the development of afforrestation through agro-forestry systems in dry land. · Training should be provided to the tribals in different income generating activities through setting up more training centres at micro project level, keeping in view the availability of local raw materials as well as the marketability of the expected produce.

3. STATEMENT OF THE PROBLEM: -

Majority of people live in rural area and depends on agriculture for their livelihood. Agriculture is the backbone of Indian economy. The more workforce of the country engaged in agricultural and agriculture allied activities. Agriculture sector contribute large share in the countries national income though the share of agriculture sector was steadily declining. In India the farmers are facing so many problems. They are unknown about the income practices for agriculture produce. In India draught is also a major problem faced by farmers. Indian farmers are facing so many problems like small and fragmented land-holdings, heavy cost of seeds, heavy cost of manures, fertilizers and biocides, lack of

mechanization, agricultural marketing, suicide etc. Recently government of Maharashtra has declared an exemption of loan to farmers on certain conditions. Considering overall situation of agriculture sector and farmers the researcher has come across to the following investigative questions.

1. Why the farmers are aware about the income and expenditure for crops?

2. Why the farmers analyses the per capital income?

3.What is the need of the awareness of farmers regarding the income and expenditure.?

4. What is the importance of improving financial status of farmers.?

5. What are the problems being faced by the farmers?

6. Why Rainfed farmers showing higher tendencies to migrate than irrigated farmers?

Considering overall situation of agriculture sector and farmers it is felt necessary to undertake research on this problem. So to analyse the Income and Expenditure of farmers researcher has decided to undertake research on Analysis of Income and Expenditure of agriculture with reference to non-irrigated land in Solapur district.

4. OBJECTIVES OF THE STUDY: -

The main objective of the study is A STUDY OF INCOME AND EXPENDITURE PATTERN OF FARMER'S IN MAHARASHTRA WITH REFERENCE TO SINDHUDURG DISTRICT and specific objectives are as follows:

1. To study the income of selected crops in Sindhudurg district.

2. To study the expenditure of selected crops in Sindhudurg district.

3.To estimate the per capita income of farmers in Sindhudurg district.

4. To understand the awareness of farmers regarding income and expenditure of selected crops in area under the study.

6. To Analyze the problems of Sindhudurg's migrants Farmers.

7.To make suggestions for improving the financial status of farmers of Sindhudurg District.

5. HYPOTHESES: -

During the course of the study the following Hypotheses may be revised on the basis of result thereof.

1. H0:- . Non-irrigated crops are not profitable.

   H1:- Non irrigated crops are profitable.

2. H0:- . The non-migrant farmers do not face any financial problem.

   H1:- The non-migrant farmers does face any financial problem.

6. SCOPE OF THE STUDY: -

a) Topical scope: - The present study is of income and expenditure of farmers in Sindhudurg district. The researcher has to know the income and expenditure of selected crops in area under study. The researcher has to know the awareness of farmers regarding income and expenditure, migration and the problems being faced by the farmers in Sindhudurg district.

b) Analytical scope: -

For the analysis of present research study, the researcher will use MS Excel, SPSS and appropriate statistical test for testing the hypotheses.

c) Geographical scope: -

For the present research the researcher has selected one district from the Maharashtra state i.e. Sindhudurg district. Sindhudurg district includes 08 tahasils i.e. Devgad, Kankavali, Malvan, Kudal, Sawantwadi, Vengurla, Dodamarg, Vaibhavwadi, etc.

d) Periodical scope: -

The data will be collected from the sample respondents from the year 2019 to 2023. So, the period of the study will be 2019-2023.

7. SIGNIFICANCE OF THE STUDY: -

Agriculture is the backbone of Indian economy. around 77% of rural households depend on the agricultural sector to sustain their livelihoods. Agriculture sector contribute large share of the countries national income though the share of agriculture sector was steadily declining. Agriculture sector is still the largest economic sector and plays a significant role in the overall development of India. Agriculture sector provides food, fodder, and raw materials to industry. Hence the development of Indian agriculture is considered necessary condition for "inclusive growth". In the process of agricultural development adoption of modern technology has an impact and reduces many risks in agriculture. In India the farmers are facing so many problems. They are unknown about the, accurate income, expenditure for agriculture produce. In India draught is also a major problem faced by farmers. Indian farmers facing so many problems like draught, suicides, pricing, natural calamities, lose their land for the industrial purpose and for the development of road ways and railways, The major reason for leaving the land fallow is scarcity of rainfall or lack of irrigation, followed by poor fertility status of soil. Among the constraints for income generation, insufficient rainfall or irrigation was the most important one faced by the farmers followed by inadequate capital and poor access to credit. Seasonality of agriculture was expressed by the farmers as the most important constraint for continuous employment generation, followed by small land holdings.. Recently the Government of Maharashtra has declared an exemption of loan to farmers on certain conditions. Considering overall situation of agriculture sector and farmers researcher want to study on analysis of income and expenditure pattern of farmers of agriculture in Sindhudurg district. This study may be helpful to farmers to solve their income and expenditure patterns of farmers and their problems. By studying income and expenditure farmers become aware about the expenditure for crops and income for that. This study also helpful to farmers to know their income and expenditure for each cropping activity and to know the income earned form cultivation of land and expenditure occurred for the cultivation of land. If the farmers are aware about their income and expenditure, then they will utilize all the resources for the cultivation of land. They will be aware about the loss or profit from the agricultural activities. This study will not only useful to farmers in Sindhudurg district but also to the all farmers in India and also useful to overall agriculture sector. This study will also useful to government for policy formulation and their implementation. This study will also useful to the industrial sector because industrial sector more depends on agriculture sector for raw materials. Last but not list this study will also useful to overall development of India because agriculture sector play an important role in Indian economy.

8. LIMITATIONS OF THE STUDY: -

1. This study is limited to selected samples. It does not cover all farmers in Sindhudurg district.

2. The present research study has limited geographical scope. This study is limited to Sindhudurg district only.

3. The present study has limited time period.

4. There may be less accuracy in the data analysis due to primary method of data collection.

5. The present study is limited to the Income and Expenditure for selected crops and migrant peoples. It does not cover other aspects.

9. RESEARCH METHODOLOGY: -

I] DATA COLLECTION: -

The researcher will use primary and secondary sources for collection of data as given below:

A] Primary Data: -

The researcher will collect primary data regarding Income and Expenditure pattern of farmers of agriculture in study area. For the purpose of present research study, the researcher will frame an interview, questionnaire, survey and observation to collect the data.

B] Secondary Data: -

The researcher will collect necessary information from the Books, Journals, Magazines, Internet, Newspapers, Articles, M.Phil dissertations and Ph.D Theses related to selected research problem.

Population and sampling –

In this research will do a study of farmer income and expenditure in Sindhudurg district. For the present research the researcher has selected one district from the Maharashtra state i.e. Sindhudurg district. Sindhudurg district includes 08 tahasils i.e. Devgad, Kankavali, Malvan, Kudal, Sawantwadi, Vengurla, Dodamarg, Vaibhavwadi, etc. The study is based on the data collected from primary and secondary sources. This data will be collected in format of agriculture census websites 2015-16. The population for this research will be universe which will include data collected from the various research studies like articles, journals, newspapers, government and private websites. Universe is infinite therefore it will be

not possible to collect data from each and every unit of population. Therefore, random sampling method will be applied to collect the data from selected respondents.

Population-

The population for proposed study will be 322991 (2015-2016.)

Sample design-

For the sampling purpose, stratified sampling method will be used. The primary data will be collected from selected staff through questionnaire and interview. The sample size would be 426.

II) DATA ANALYSIS: -

Researcher will use appropriate Statistical techniques for analysis of data. That may be MS Excel, SPSS for analysis of data. For the testing of hypothesis researcher will use appropriate statistical tests.

III) PARAMETERS OF THE STUDY: -

Following parameters will have used to study the Income and Expenditure of agriculture in selected study area.

A Profitability

Comparative statement

Ration analysis

B Expenditure

1. Capital expenses
2. Revenue expenses

C INCOME: -

1. Minimum support income

D SIZE OF LAND HOLDING

1. Small farmers
2. Medium farmers
3. Large farmers

E MIGRATED FARMERS

F SELECTED CROPS

For analysis of income and expenditure the researcher will select major crops such as Mango, Cashew nut, Rice, coconut, Areca nut etc.

10. CHAPTER SCHEME:

The chapter scheme shall be as follows:

CHAPTER- I - INTRODUCTION AND RESEARCH METHODOLOGY: -

This chapter will cover introduction, statement of problem, objectives and hypotheses of the study, scope, significance and limitation of study, research methodology and chapter scheme.

CHAPTER- II – REVIEW OF LITERATURE AND THEROTICAL BACKGROUNND

This chapter will comprise published and unpublished literature review & meaning, definition, objectives, characteristics, importance and other theoretical concept of the study, theories and models.

CHAPTER-III- PROFILE OF INCOME AND EXPENDITURE PATTERN OF FARMER'S IN SINDHUDURG DISTRICT: -

This Chapter Will Include Profile of Sindhudurg District.

CHAPTER-IV- DATA ANALYSIS AND INTERPRETATION: -

This chapter will include data analysis and interpretation about the Income and Expenditure pattern of farmers of agriculture in selected study area, awareness of farmers regarding income and expenditure, profitability of selected crops, problems faced by the farmers, value addition used by the farmers.

CHAPTER-V- FINDINGS, SUGGESTIONS AND CONCLUSION

This chapter will cover findings and suggestions with respect to the income and expenditure pattern of farmers of selected crops in area under study.

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